

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Luke Adams
 Debtor

Case No. 16-13690-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JeanetteG
Form ID: 318Page 1 of 2
Total Noticed: 34

Date Rcvd: Feb 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2017.

db #+Luke Adams, 3590 River Road, Conestoga, PA 17516-9230
 13732383 AT & T Wireless, Prince-Parker & Associates), 8625 Crown Crescent Court, PO Box 474690, Charlotte, NC 28247-4690
 13732384 +Caterpillar Financial, Alternative Collections, LLC), 3842 Harlem Road, Suite 341, Buffalo, NY 14215-1935
 13732385 +Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
 13732386 +Consolidated Recovery Group, 1835 South Centre City Parkway, Escondido, CA 92025-6581
 13732387 +Direct Capital Corporation, 155 Commerce Way, Portsmouth, NH 03801-3243
 13732388 +Faulkner Chevrolet, Inc, Route 30 at Rohrerstown Road, Lancaster, PA 17601
 13732389 +Highmark Health Insurance, 1800 Center Street, Camp Hill, PA 17011-1702
 13732391 +Intuit Quick Books, 21215 Burbank Blvd, Suite 100, Woodland Hills, CA 91367-7091
 13732392 +John Sauder Chevrolet, 4161 Oregon Pike, Ephrata, PA 17522-9550
 13732394 +Lancaster Otolaryngology, APEX Asset Mgmt), 2501 Oregon PIke, Suite 102, Lancaster, PA 17601-4890
 13732395 +Liberty Mutual / Ohio Casualty, The Leviton Law Firm, LTD), 3 Golf Center, Suite 361, Hoffman Estates, IL 60169-4910
 13732397 +Matthew K. Fissel, Esquire, KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1538
 13732398 +Med Express, PO Box 7964, Belfast, ME 04915-7900
 13732399 +Moore Business Park, 780 Eden Road, Lancaster, PA 17601-4275
 13732404 +PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 13732405 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
 13732400 +Pamela Adams, 107 Kloss Drive, Apt. B, Lancaster, PA 17603-5958
 13732402 +Patient First (RMS), PO Box 8630, Richmond, VA 23226-0630
 13732403 +Penn Manor School District, PO Box 1001, Millersville, PA 17551-0301
 13732406 +Progressive Advanced Insurance, Credit Collection Services), 725 Canton Street, Norwood, MA 02062-2679
 13732408 +Scott F. Landis, Esquire, Barley Snyder, 126 E. King Street, Lancaster, PA 17602-2893
 13732409 +Shawn P. McClure, Esquire, Bernstein Law Firm, PC, Suite 220 - Gulf Tower, Pittsburgh, PA 15219
 13732410 +Wex Bank / Sheetz Fleet Cards, CACH LLC, Brown Law PLLC), 3030 S. Gessner, Suite 200, Houston, TX 77063-3733

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Feb 07 2017 02:04:22 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 07 2017 02:04:08 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 07 2017 02:04:20 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13732389 +E-mail/Text: bankruptcy@fult.com Feb 07 2017 02:04:29 Fulton Bank, N.A., One Penn Square, PO Box 4887, Lancaster, PA 17604-4887
 13732393 +EDI: CHASE.COM Feb 07 2017 01:48:00 JP Morgan Chase, N.A., 270 Park Avenue, New York, NY 10017-7924
 13747306 E-mail/Text: camanagement@mtb.com Feb 07 2017 02:04:05 M&T Bank, PO Box 64679, Baltimore, MD 21264-4679
 13732396 E-mail/Text: camanagement@mtb.com Feb 07 2017 02:04:05 M&T Bank, 1 Fountain Plaza, Floor 4, Buffalo, NY 14203
 13732407 +E-mail/Text: colleen.atkinson@rmscollect.com Feb 07 2017 02:04:29 Receivable Management, 7206 Hull Street Road, North Chesterfield, VA 23235-5826
 13755599 EDI: RECOVERYCORP.COM Feb 07 2017 01:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13747307 EDI: WFFC.COM Feb 07 2017 01:48:00 Wells Fargo Bank, N.A., Bankruptcy Department, One Home Campus MAC X2302-04C, Des Moines, IA 50328-0001

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13732401* +Pamela Adams, 107 Kloss Drive, Apt. B, Lancaster, PA 17603-5958

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-2

User: JeanetteG
Form ID: 318

Page 2 of 2
Total Noticed: 34

Date Rcvd: Feb 06, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION et al...
agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
BARRY A. SOLODKY on behalf of Debtor Luke Adams bsolodky@n-hlaw.com,
mbleacher@n-hlaw.com;jsimmerok@n-hlaw.com;dpeiffer@n-hlaw.com;dsheaffer@n-hlaw.com
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,
J100@ecfcbis.com
DOUGLAS J. SMILLIE on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION et al...
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
SCOTT F. LANDIS on behalf of Creditor Fulton Bank, N.A. slandis@barley.com,
jrachor@barley.com;cbrelje@barley.com;kcunneen@barley.com;dkearney@barley.com
THOMAS I. PULEO on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION et al...
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **Luke Adams**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3922**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-13690-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Luke Adams

2/6/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.